Amendments to the Claims:

This listing of claims replaces all prior versions, and listings, of claims in this application.

Listing of Claims:

1-22. Canceled.

23. (Currently Amended) A method of coordinating the authorized use of a software package, comprising the steps of:

(a) establishing a financial institution as a trusted third party vis-à-vis a software package vendor and a software package user, the software package vendor offering a first software package and a second software package, wherein respective usage costs for said first and said second software packages were previously negotiated and established with said software package vendor;

(b) detecting by said trusted third party when the software package user accesses the first software package;

(c) determining by said trusted third party whether the software package user has a valid software license to be authorized to use the first software package; and

(d) permitting use of the first software package by the user if it is determined by the trusted third party that the user has a valid software license;

receiving at said trusted third party an indication of an attempt by another software user to access and use said second software package, said indication being received electronically

over an electronic network connecting, directly or indirectly, said another software user with said trusted third party;

calculating a use value based at least on the number of current users of said first software package and said second software package and said respective usage costs for said first and said second software packages;

determining whether granting access to said second software package will cause said use value to exceed a predetermined maximum permissible use value; and

if granting access to said second software package will cause said use value to exceed said predetermined maximum permissible use value, offering to said another user, via said electronic network, an alternative software package to use that will, if accessed is granted, not cause a resulting use value to exceed said predetermined maximum permissible use value.

24. Cancelled

25. The method of claim 23, wherein the detecting step ~~(b)~~ comprises employing ~~at least one of (i) an electronic wrapper that is associated with the software package and (ii)~~ a monitoring agent.

26. Cancelled.

27. (Original) The method of claim 23, wherein the software package vendor and software package user negotiate terms of the software license without the involvement of the trusted third party.

28. (Currently Amended) The method of claim 23, further comprising offering an alternative software package usage plan to the <u>software package</u> user in the event the user does not have a valid software license.

29. (Original) The method of claim 23, further comprising collecting and storing data related to software package usage.

30. (Original) The method of claim 29, further comprising confirming compliance with a software license agreement.

31. (Original) The method of claim 29, further comprising offering a statement of usage to at least the software package user.

32. (Currently Amended) The method of claim 29, further comprising arranging for payment for usage of <u>at least one of</u> the <u>first and second</u> software package<u>s</u> via the trusted third party.

33. Cancelled

34. (New) The method of claim 29, further comprising reporting said software package usage data to said software package vendor.

35. (New) The method of claim 23, wherein said first and said second software packages operate on a mobile communications device.

36. (New) The method of claim 23, wherein said financial institution is a bank.

37. (New) The method of claim 23, wherein said electronic network comprises the Internet.

38. (New) The method of claim 23, further comprising aggregating software package usage data from a plurality of software users.

39. (New) The method of claim 23, further comprising arranging for payment for usage of said first software package via said financial institution.